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PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	William A. Cooper	Examiner:	Colbert, Ella
Serial No.:	09/614,270	Group Art Unit:	3624
Filed:	July 12, 2000	Docket No.:	TCFB.002PA
Title:	DEBIT CARD BILLING SYSTEM		

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 28, 2005.

By:


Jennifer L. Larson

OFFICE ACTION RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Customer No.

40581

Dear Sir:

In response to the non-final Office Action dated March 28, 2005, please consider the following amendment and remarks.

No Amendments have been made to the claims; however, for convenience, a listing of claims begins at page 2. Remarks follow the claims and begin on page 7.

Authorization is hereby given to charge any additional fees or credit any overpayments that may be deemed necessary to Deposit Account No. 50-0996 (TCFB.002PA).